

EXHIBIT 11

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An official program of the Departments of the Treasury & Housing and Urban Development

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Beware of Foreclosure Rescue Scams - Help Is Free

Foreclosure rescue and mortgage modification scams are a growing problem. Home money—or their home.

Scammers make promises that they cannot keep, such as guarantees to “save” your home. Scammers may pretend that they have direct contact with your mortgage servicer with

The Federal government provides free resources to get you the help you need. Home -888-995-HOPE (4673) for information about the Making Home Affordable® Program Assistance is available in English and Spanish, and other languages by appointment

Tips to Avoid Scams

1. Beware of anyone who asks you to pay a fee in exchange for a counseling session.
2. Scam artists often target homeowners who are struggling to meet their mortgage payments. Recognize and avoid common scams.
3. Beware of people who pressure you to sign papers immediately, or who try to take your money or transfer over the deed to your house.
4. Do not sign over the deed to your property to any organization or individual who promises your company to forgive your debt.
5. Never make a mortgage payment to anyone other than your mortgage company.

What to Do if You Have Been the Victim of a Scam

If you believe you have been the victim of a scam, you should file a complaint with the online Complaint Assistant or call 1-877-FTC-HELP (1-877-382-4357) for assistance